

Before the State of South Carolina
Department of Insurance

IN THE MATTER OF:)	
)	Consent Order
)	File #122395
Cincinnati Life Insurance Company)	
4300 South Gilmore Road)	
<u>Fairfield, OH 45014</u>)	

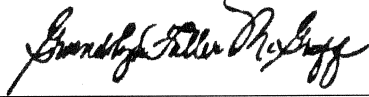
This matter comes before the Director of Insurance for adoption of a Consent Order entered into between the state of Ohio and the Cincinnati Life Insurance Company (hereinafter "CLIC"). This Order and settlement resolves claims of racially discriminatory practices by CLIC relating to the sale of industrial life and certain other life insurance policies. Upon consideration of the record, and being otherwise fully advised, the Superintendent hereby finds:

1. By unanimous Resolution of the National Association of Insurance Commissioners (hereinafter "NAIC"), dated June 12, 2000, the NAIC authorized the Ohio Department of Insurance, in consultation with other regulators, to act as primary negotiator in negotiations with CLIC, seeking a proposed negotiated settlement of issues resulting from claims of racially discriminatory practices by CLIC relating to the sale of industrial life and certain other life insurance policies.
2. The aforementioned racially discriminatory practices occurred in this state and CLIC is licensed to transact business in this state. As affecting this state, the South Carolina Department of Insurance (hereinafter "the Department"), has jurisdiction over the subject matter of this proceeding and CLIC.
3. In accordance with the NAIC Resolution, a proposed settlement has been presented to the Department, the terms of which are set forth in the Ohio Consent Order dated January 26, 2004, which has been executed by CLIC and the Ohio Department of Insurance, and which is attached as "Exhibit A."
4. Upon a review of the Ohio Consent Order, it is found that it is a fair and proper disposition of the matters addressed therein.

IT IS THEREFORE ORDERED THAT:

The Ohio Consent Order signed on January 26, 2004, is approved, adopted and attached hereto. CLIC shall immediately initiate compliance with all terms and conditions of the Ohio Consent Order as incorporated herein.

Dated this 14th day of September, 2004



Gwendolyn Fuller McGriff
Deputy Director

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